



State Revolving Fund Loan Programs

Water Protection Program Fact Sheet

9/2004

State Revolving Fund (SRF) Loan Program

The State Revolving Loan Program provides low-interest loans to Missouri communities for projects that improve wastewater and drinking water infrastructure. The Missouri Department of Natural Resources and the Environmental Improvement and Energy Resource Authority work together to administer this program and to protect public health and the environment. The SRF has implemented an agriculture loan program to fund certain nonpoint source projects, and has recently set aside funding for new initiatives such as Brownfields and on-site wastewater treatment projects.

Eligibility

- Cities, towns, counties, regional sewer/water districts, water authorities and instrumentalities of the state are eligible for wastewater, drinking water and nonpoint source SRF loans.
- Private and nonprofit facilities are eligible for drinking water and nonpoint source loans.
- Individuals and citizen groups are also eligible for nonpoint source loans.

Where the money comes from

Missouri applies to the U.S. Environmental Protection Agency (EPA) annually for capitalization grants to fund its SRF Programs. To increase available funds, the state leverages its EPA capitalization grants in the municipal bond market. These funds are combined with the EPA required state match and then made available to Missouri communities in the form of low interest loans. As the loans are repaid, the money is reused (revolved) by the SRF to provide for future projects.

Types of projects eligible for funding

Any project where there is an existing or potential pollution abatement/water quality need is eligible for SRF funding.

Wastewater projects include

- treatment plant improvements and upgrades
- sewer line extensions to existing unsewered properties
- combined sewer overflow and sanitary sewer overflow corrections
- storm water (Phase I and Phase II)

Drinking water projects include

- treatment plant improvements and upgrades
- new, replacement and rehabilitation of water lines
- water storage facilities
- source water
- any project that is necessary to meet the federal Safe Drinking Water Act requirements address acute health risks or promote public health

PUB002150



Nonpoint source projects include

- wetland protection and restoration measures
- on-site sewage disposal systems where existing systems are failing
- Best Management Practices for agriculture and storm water runoff
- riparian buffers and conservation easements
- wellhead and source water protection measures
- addressing water quality problems at Brownfield sites

Applying for an SRF loan

- An eligible entity can submit an application at any time to the SRF Program. However, applicants wanting projects listed in the upcoming Intended Use Plan must submit their application prior to November 15 each year.
- The application form is included as part of the intended use plan and is available on the Department's Web site at www.dnr.mo.gov/wpscd/wpcp/srf/index.html.

Send a request by mail to
Missouri Department of Natural Resources
Financial Assistance Center
P.O. Box 176
Jefferson City, MO 65102

Loan Terms

- The SRF is a fixed rate, 20-year loan.
- Interest rates are generally 30 percent of the market rate.
- NPS loans can be as low as zero percent interest.

For more information about SRF loans

For more information about SRF program administration and the SRF process, please contact the Financial Assistance Center at (573) 751-1192.

For More Information

Missouri Department of Natural Resources
Water Protection Program
P.O. Box 176
Jefferson City, MO 65102-0176
1-800-361-4827 or (573) 751-1300 office
(573) 526-1146 fax
www.dnr.mo.gov/wpscd/wpcp